

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

BRIAN ADAMS

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:20-23110

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/02/2020 and confirmed on 12/15/20 . The case was subsequently
Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		82,750.00
Less Refunds to Debtor	4,831.95	
TOTAL AMOUNT OF PLAN FUND		77,918.05

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	19,122.50	
Trustee Fee	2,497.25	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		21,619.75

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LIMOSA LLC	0.00	0.00	0.00	0.00
	Acct:				
	LIMOSA LLC	0.00	0.00	0.00	0.00
	Acct:				
	SN SERVICING CORP(*)	2,312.50	2,312.50	0.00	2,312.50
	Acct: 5976				
	LIMOSA** C/O SN SERVICING CORP	50,657.06	50,657.06	0.00	50,657.06
	Acct: 5976				
					52,969.56

Priority					
	DONALD R CALAIARO ESQ	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN ADAMS	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN ADAMS	4,831.95	4,831.95	0.00	0.00
	Acct:				
	CALAIARO VALENCIK	1,810.00	1,810.00	0.00	0.00
	Acct:				
	CALAIARO VALENCIK	17,312.50	17,312.50	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXX5/22				
	*** NONE ***				

Unsecured					
	PORTFOLIO RECOVERY ASSOCIATES, LL	3,328.74	3,328.74	0.00	3,328.74
	Acct: 6869				
	COMMONWEALTH FINANCIAL SYSTEMS/I	0.00	0.00	0.00	0.00
	Acct: 56N1				
	COMMONWEALTH FINANCIAL SYSTEMS/I	0.00	0.00	0.00	0.00
	Acct: 65N1				
	CREDIT COLLECTION SERVICES	0.00	0.00	0.00	0.00
	Acct: 1311				
	PENN CREDIT CORP	0.00	0.00	0.00	0.00
	Acct: 0716				
	PRAAG FUNDING LLC	0.00	0.00	0.00	0.00

20-23110

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct: 2011	REGIONAL ACCEPTANCE CORP	0.00	0.00	0.00	0.00
Acct: 6701	SOUTHWEST CREDIT SYSTEMS*	0.00	0.00	0.00	0.00
Acct: 0159	JEFFERSON CAPITAL SYSTEMS LLC*	0.00	0.00	0.00	0.00
Acct: 0523	JEFFERSON CAPITAL SYSTEMS LLC*	0.00	0.00	0.00	0.00
Acct: 0001	PINNACLE CREDIT SERVICES LLC	0.00	0.00	0.00	0.00
Acct: 0001	ILLINOIS VALLEY RADIOLOGY	0.00	0.00	0.00	0.00
Acct: 6304	SYNCHRONY BANK	0.00	0.00	0.00	0.00
Acct: 6586	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
Acct:	AARONS INC(*)	0.00	0.00	0.00	0.00
Acct:	CREDITOR INFORMATION MISSING OR V/	0.00	0.00	0.00	0.00
Acct:	WATSON MUNDORFF BROOKS & SEPIC	0.00	0.00	0.00	0.00
Acct:					
					3,328.74

TOTAL PAID TO CREDITORS

56,298.30

TOTAL CLAIMED

PRIORITY 0.00

SECURED 52,969.56

UNSECURED 3,328.74

Date: 10/25/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

BRIAN ADAMS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:20-23110

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Brian Adams
Debtor

Case No. 20-23110-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 26, 2022

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2022:

Recip ID	Recipient Name and Address
db	+ Brian Adams, 707 Willow Street, Connellsville, PA 15425-2827
sp	+ Kline & Specter, P.C., 1525 Locust Street, Philadelphia, PA 19102-3700
15311962	+ Aarons, 2106 Summitt Ridge Plz, Mount Pleasant, PA 15666-1992
15306431	+ Anthium, LLC, 9990 Richmond Avenue, Suite 400, Houston, TX 77042-4546
15306432	+ Collection Professionals (LaSalle), Attn: Bankruptcy, Po Box 416, LaSalle, IL 61301-0416
15329798	+ Illinois Valley Radiology, c/o Collection Professionals Inc., P.O. Box 416, LaSalle, IL 61301-0416
15306435	+ Michael T. McKeever, KML Law Group, P.C., BNY Independence Center, Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541
15311964	+ Michelle L. Dietz, Watson Mundorff, LLP, 720 Vanderbilt Road, Connellsville, PA 15425-6218

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 26 2022 23:49:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 5632-9617
cr	+ Email/PDF: rmscedi@recoverycorp.com	Oct 26 2022 23:46:48	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/PDF: resurgentbknofications@resurgent.com	Oct 26 2022 23:47:37	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, UNITED STATES 29603-0587
15311963	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 26 2022 23:47:12	Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
15306433	+ Email/Text: commonwealth@ebn.phinsolutions.com	Oct 26 2022 23:48:00	Commonwealth Financial Systems, Attn: Bankruptcy, 245 Main Street, Dickson City, PA 18519-1641
15306434	+ Email/Text: bankruptcy_notifications@ccsusa.com	Oct 26 2022 23:49:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
15308534	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 26 2022 23:49:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15306436	Email/Text: bankruptcies@penncredit.com	Oct 26 2022 23:48:00	Penn Credit, 2800 Commerce Drive, Harrisburg, PA 17110
15311965	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2022 23:47:10	Portfolio Recovery Associates, LLC, Attn: Robert N. Polas Jr., Esquire, 140 Corporate Blvd, Norfolk, VA 23502
15328874	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2022 23:46:46	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
15316850	Email/PDF: resurgentbknofications@resurgent.com	Oct 26 2022 23:47:11	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15306437	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Oct 26 2022 23:47:39	Regional Acceptance Co, Attn: Bankruptcy, Po Box 1487, Wilson, NC 27894-1487
15306438	+ Email/Text: bankruptcy@sw-credit.com		

District/off: 0315-2

User: auto

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Date Rcvd: Oct 26, 2022

Form ID: pdf900

Total Noticed: 22

15306658 + Email/PDF: gecsedl@recoverycorp.com

Oct 26 2022 23:49:00

Southwest Credit Systems, 4120 International
Parkway #100, Carrollton, TX 75007-1958

Oct 26 2022 23:47:07

Synchrony Bank, c/o of PRA Receivables
Management, LLC, PO Box 41021, Norfolk, VA
23541-1021

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Argolica LLC
cr		Limosa, LLC
15306439		Tammy Adams

TOTAL: 3 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2022 at the address(es) listed below:

Name	Email Address
Andrew Kevin Pratt	on behalf of Debtor Brian Adams apratt@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;akpratt.ecf@outlook.com
Brian Nicholas	on behalf of Creditor Argolica LLC bnicholas@kmlawgroup.com
David Z. Valencik	on behalf of Debtor Brian Adams dvalencik@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;mpeduto@c-vlaw.com;mlocke@c-vlaw.com
Donald R. Calaiaro	on behalf of Debtor Brian Adams dcalaiaro@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;mpeduto@c-vlaw.com;mlocke@c-vlaw.com;eballa@c-vlaw.com
Maria Miksich	on behalf of Creditor Limosa LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 7